

| United States Bankruptcy Court SOUTHERN District of NEW YORK | | | | | | Voluntary Petition | |
|--|--|---|--|---|--|--|---|
| Name of Debtor (If individual, enter Last, First, Middle): Northeastern Conference Nursing Home, Inc. | | | | Name of Joint Debtor (Spouse) (Last, First, Middle): | | | |
| All Other Names used by the debtor in the last 6 years (include married, maiden and trade names): d/b/a Victory Lakes Nursing Center | | | | All Other Names used by the joint debtor in the last 6 years (include married, maiden and trade names): | | | |
| Soc. Sec./Tax I.D. No. (If more than one, state all): 14-1506280 | | | | Soc. Sec./Tax I.D. No. (If more than one, state all): | | | |
| Street Address of Debtor (No. and street, city, state, zip): 419 North Quaker Lane Hyde Park, New York 12538 | | | | Street Address of Joint Debtor (No. and street, city, state, zip): 02B30073 | | | |
| County of Residence or Principal Place of Business: Duchess | | | | County of Residence or Principal Place of Business: | | | |
| Mailing Address of Debtor (If different from street address): | | | | Mailing Address of Joint Debtor (If different from street address): | | | |
| Location of Principal Assets of Business Debtor (If different from addresses listed above) | | | | | | | |
| Information Regarding Debtor (Check the Applicable Boxes) | | | | | | | |
| Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this district | | | | | | | |
| Type of Debtor (Check all boxes that apply) <input type="checkbox"/> Individual <input type="checkbox"/> Railroad <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other | | | | Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> § 304-Case ancillary to foreign proceeding. | | | |
| Nature of Debt (Check one box) <input type="checkbox"/> Consumer/Non-Business <input checked="" type="checkbox"/> Business | | | | Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) | | | |
| Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101. <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional) | | | | Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3 | | | |
| Statistical/Administrative Information (Estimates Only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. | | | | | | THIS SPACE FOR COURT USE ONLY FILED U.S. BANKRUPTCY COURT 2002 APR 17 P 2:02 POUSKEEPSIE, NY | |
| Estimated Number of Creditors | | 1-15 <input type="checkbox"/> | 16-49 <input type="checkbox"/> | 50-99 <input type="checkbox"/> | 100-199 <input type="checkbox"/> | 200-999 <input checked="" type="checkbox"/> | 1000-over <input type="checkbox"/> |
| Estimated Assets \$0 to \$50,000 <input type="checkbox"/> | | \$50,001 to \$100,000 <input type="checkbox"/> | \$100,001 to \$500,000 <input type="checkbox"/> | \$500,001 to \$1 million <input type="checkbox"/> | \$1,000,001 to \$10 million <input type="checkbox"/> | \$10,000,001 to \$100 million <input type="checkbox"/> | More than \$100 million <input type="checkbox"/> |
| Estimated Debts \$0 to \$50,000 <input type="checkbox"/> | | \$50,001 to \$100,000 <input type="checkbox"/> | \$100,001 to \$500,000 <input type="checkbox"/> | \$500,001 to \$1 million <input type="checkbox"/> | \$1,000,001 to \$10 million <input checked="" type="checkbox"/> | \$10,000,001 to \$100 million <input type="checkbox"/> | More than \$100 million <input type="checkbox"/> |

| | | | |
|--|--|--|-------------|
| Voluntary Petition (This page must be completed and filed in every case) | | Name of Debtor(s): | |
| Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) | | | |
| Location Where Filed: | | Case Number: | Date Filed: |
| Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) | | | |
| Name of Debtor: | | Case Number: | Date Filed: |
| District: | | Relationship: | Judge: |
| Signatures | | | |
| Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X _____ Signature of Debtor X _____ Signature of Joint Debtor _____ Telephone (If not represented by attorney) _____ Date | | Signature(s) of Debtor(s) (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. If debtor is a corporation filing under chapter 11, United States Code, specified in this petition. X <u>Stennett Brooks</u> Signature of Authorized Individual <u>Stennett Brooks</u> Print or Type Name of Authorized Individual <u>President, Board of Directors</u> Title of Authorized Individual by Debtor to File this Petition <u>March</u> , 2002 Date | |
| Signature of Attorney X <u>Nathan M. Goldberg</u> Signature of Attorney for Debtor(s) <u>Nathan M. Goldberg</u> Printed Name of Attorney for Debtor(s) <u>Goldberg & Gottheim</u> Firm Name <u>296 Washington Avenue Extension</u> Address <u>Albany, New York 12203</u> <u>(518) 456-9616</u> Telephone Number <u>MARCH 26, 2002</u> Date | | Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. _____ Printed Name of Bankruptcy Petition Preparer _____ Social Security Number _____ Address Names and Social Security numbers of all other Individuals who prepared or assisted in preparing this document: | |
| EXHIBIT A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made part of this petition. | | If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person. | |
| EXHIBIT B (To be completed if debtor is an for individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X <u>Nathan M. Goldberg</u> <u>3/24/02</u> Signature of Attorney for Debtor(s) Date | | X _____ Signature of Bankruptcy Petition Preparer _____ Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. | |

MINUTES OF A SPECIAL MEETING OF
THE BOARD OF DIRECTORS OF
NORTHEASTERN CONFERENCE NURSING HOME, INC.

A special meeting of directors of Northeastern Conference Nursing Home, Inc. was held on the 21st day of March, 2002 at the offices of the Corporation, 419 No. Quaker Lane, Hyde Park, New York at A.M./P.M.

The following directors were present:

Names of Directors

Elder Stennett Brooks
Pastor Trevor H.C. Baker
Mr. James Gaynor
Pastor David Cuke
Elder Larry Word

The meeting was called to order by the president. It was moved, seconded and unanimously carried that the waiver of notice of the meeting signed by all the directors being submitted by the Secretary be affixed to the minutes of the meeting.

The President discussed the financial status and, after discussion, the report was accepted and ordered filed with the Secretary. He also advised that he and the Secretary of the corporation consulted with attorneys Nathan M. Goldberg, of Goldberg & Gottheim, Esqs. And Mark Koblenz, Esq. of Roland, Fogel, Koblenz & Petroccione, concerning the financial condition of the corporation and the drain of finances caused by the poor cash flow.

The Chairman noted that it was the opinion of counsel to consider opting for reorganization under Chapter 11 of the Bankruptcy Act and to pursue a plan of reorganization

and that the firm of Goldberg & Gottheim be retained to prepare such a petition and Plan. A retainer agreement was presented and by motion duly made and seconded it was voted to approve the retainer and authorize the President and Secretary to sign the same in behalf of the corporation and to sign the petition. A copy of the retainer agreement was directed to be filed with the Secretary.

There being no further business to come before the meeting, upon motion duly made, seconded and unanimously carried, it was adjourned at A.M./P.M.

✓ Henry D. Luf.
Secretary

CERTIFIED COPY OF CORPORATE RESOLUTION

A special meeting of the Board of Directors of NORTHEASTERN CONFERENCE NURSING HOME, INC. operating as VICTORY LAKE NURSING CENTER was held on the 21st day of March, 2002.

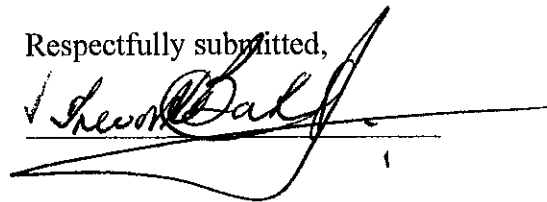
The president explained to the members of the Board in attendance concerning the financial emergency facing the not-for-profit entity endangering its ability to fulfill its goals.

After a full discussion, and a report of the President concerning his meeting with counsel for the corporation and Nathan M. Goldberg, Esq. - CPA. After reviewing the extent of the corporate liabilities, Mr. Goldberg had advised the filing of a petition in bankruptcy under Chapter 11 reorganization to afford it time to look for a buyer and to reorganize its operations immediately. He also advised making arrangements to obtain financing for at least a 60-day period of operation.

Upon motion duly made, seconded and unanimously adopted authorizing the filing of a petition under Chapter 11 of the Bankruptcy Act, to retain Nathan M. Goldberg, Esq. of the firm of Goldberg & Gottheim as bankruptcy counsel to prepare and file such a petition, and for the payment of a retainer and execution of a retainer agreement authorizing such representation.

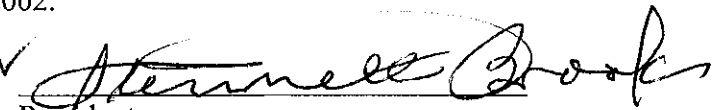
There being no further or other business to come before the meeting, the meeting was adjourned at A.M./P.M.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Nathan M. Goldberg', is written over a horizontal line. The signature is stylized and cursive.

I, Stennett Brooks, do hereby certify that I am the President of the Board of Directors of NORTHEASTERN CONFERENCE NURSING HOME, INC.; that I have compared the foregoing copy of the Resolution duly adopted by the Board of Directors of said corporation at a meeting held on the th day of March, 2002 and entered in the minutes thereof; that said copy is a true and correct transcript of the whole of said resolution.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of said corporation this 17th day of March, 2002.

✓ 
President

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

IN RE:

NORTHEASTERN CONFERENCE NURSING
HOME, INC. d/b/a Victory Lakes
Nursing Center,

Debtor(s)

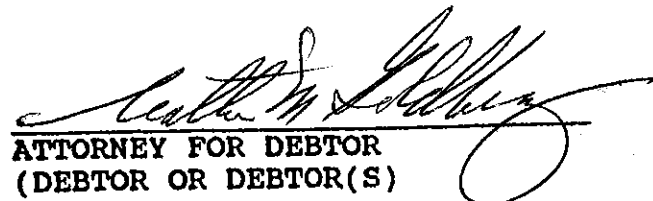
Chapter 11

Case No. _____

CERTIFICATION OF MAILING MATRIX

I, (we), Nathan M. Goldberg the
attorney for the debtor (or, if appropriate, the debtor or debtors)
hereby certify under the penalties of perjury that the above (or
if appropriate, attached) mailing matrix contains all creditors and
parties in interest with correct names, addresses and zip codes,
as they appear on the schedules of liabilities, list of creditors,
list of equity security holders (or any amendment thereto).

Dated: March 26, 2002


ATTORNEY FOR DEBTOR
(DEBTOR OR DEBTOR(S))

Nathan M. Goldberg
Goldberg & Gottheim
296 Washington Avenue Extension
AlbAny, New York 12203

ACHIEVE SOFTWARE CORP.
7690 GOLDEN TRIANGLE DR.
EDEN PRAIRIE, MN 55344-3722

ADAMS FAIRACRE FARMS
195 DUTCHESS TPK.
POUGHKEEPSIE, NY 12603

ADT
9000 TOWN CENTER PARKWAY
BRADENTON, FL 34202

AIRFLOW
17 WASHINGTON AVE
HIGHLAND, NY 12528

ALAMO AMBULANCE
10 SOUTH WHITE ST
POUGHKEEPSIE, NY 12601

ALFA HEALTHCARE SUPPLY
14 LAFAYETTE AVE
OSSINING, NY 10562

ALIMED, INC
PO BOX 9135
DEDHAM, MA 02027-9135

ALTERNATIVE ENVIRONMENTAL SERVICES
114 MAIN STREET, P.O. BOX 283
CLAYVILLE, NY 13322

AMERICAN EXPRESS
SCHWARTZ & SCHWARTZ
1979 MARCUS AVENUE
LAKE SUCCESS, NY 11042

AMERICAN QUALITY FOODS
PO BOX 519
ARDEN. NC 28704

AMERICAN RESPIRATORY EQUIPMENT
(WHITE'S HOMECARE)
1703 UNION ST
SCHENECTADY, NY 12309

ANGELICA TEXTILES
125 BATH ST
BALLSTON SPA, NY 12020

ANY-TIME HOMECARE, INC
PO BOX 550
TARRY TOWN, NY 10591

APRIA HEALTHCARE
BOX 14205 CHURCH STREET STA
NEW YORK, NY 10249

AQUARIUM CARE
342 FREEDOM PLAINS RD
PLEASANT VALLEY, NY 12569

ARNOFF
ROUTE 44
POUGHKEEPSIE, NY 12603

AT&T GLOBAL
1701 GOLF RD
ROLLING MEADOWS, IL 60008

ATT LUCENT TECHNOLOGIES
2 GATCHALL DR
PO BOX 289
PARSIPPANY, NJ 07054

AURORA INDUSTRIES, INC
311 9TH ST
PO BOX 524
AURORA, IL 68818

AVAYA CUSTOMER CARE CENTER
CUSTOMER CARE CENTER
3795 DATA DR
NORCROSS, GA 30092

AVAYA FINANCIAL SERVICES
CUSTOMER CARE CENTER
5 WOODS HOLLOW RD
PARSIPPANY, NJ 07054-2899

AVIANNE HEALTH CARE SYSTEM
PO BOX 461
HASBROUCK HEIGHTS, NJ 07604-0461

BOB'S AUTO SPECIALTY
45 LINDBERGH PLACE
POUGHKEEPSIE, NY 12601

B.T.S. LIGHTING, INC
PO BOX 216
COLLEGE POINT, NY 11356

BOICE BROTHERS DAIRY
36 O'NEIL ST
KINGSTON, NY 12401

BRIGGS CORP.
PO BOX 1698
DES MOINES, IA 50306-1698

BROWNING-FERRIS INDUSTRIES
PO BOX 9001434
LOUISVILLE, KY 40290-1434

CATSKILL ART & OFFICE SUPPLIES
114-118 SMITH ST
POUGHKEEPSIE, NY 12601

CCP INDUSTRIES
PO BOX 641250
CINCINNATI, OH 45264-1250

CENTRAL HUDSON GAS & ELECTRIC
284 SOUTH AVENUE, DEPT 100
POUGHKEEPSIE, NY 12601-4839

CENTRAL NY EYE CENTER
1073 MAIN ST., SUITE 1
FISHKILL, NY 12524

CERVONE'S EVERGREEN LANDSCAPING
17 MEYER AVENUE
POUGHKEEPSIE, NY 12603

CHAMBER OF COMMERCE - HYDE PARK
PO BOX 17
HYDE PARK, NY 12538

CHANDLER, SATISH M.D.
PO BOX 606, ROUTE 44
PLEASANT VALLEY, NY 12569

COOK/CHILL PRODUCTION CTR
145 OLD ORANGEBURG ROAD
ORANGEBURG, NY 10962

COPELCO CAPITAL, INC.
700 EAST GATE DR. SUITE 400
MOUNT LAUREL, NJ 08054

CORRATI WATER GROUP, LTD.
188 WASHINGTON ST.
POUGHKEEPSIE, NY 12601-1357

CREATIVE FORECASTING, INC.
200 SOUTH WATER ST
MILWAUKEE, WI 53204

CRISPELL HARDWARE, INC.
RTE 9G
HYDE PARK, NY 12538

CRYSTAL CLEAR
19 INDUSTRY ST
POUGHKEEPSIE, NY 12603

D & J DISTRIBUTERS
728 BROADWAY
KINGSTON, NY 12401

DANIELS AGENCY
245 ROUTE 22
PAWLING, NY 12564-1200

DAVE'S WHEELCHAIR
548 VIOLET AVENUE
HYDE PARK, NY 12538

DENNIS, OWEN
PO BOX 204
POUGHKEEPSIE, NY 12602

DENTSERV DENTAL SERVICES
15 CANAL ROAD
PELHAM MANOR, NY 10803

DERMARITE INDUSTRIES LLC
168 WEST MAIN ST
PROSPECT PARK, NJ 07508

DERMATEC DIRECT
PO BOX 1196
NEW YORK, NY 10116-1196

DIRECT SUPPLY
BIN 201
MILWAUKEE, WI 53288

DRESSEL UNLIMITED
670 VIOLET AVENUE
HYDE PARK, NY 12538

DUFFYS EQUIPMENT SERVICE
3138 ONEIDA STREET
SAUQUIT, NY 13456-2814

DUN & BRADSTREET
6500 ROCKSIDE AVENUE
INDEPENDENCE, OH 44131-8023

DUTCHESS COUNTY BOCES
578 SALT POINT TURNPIKE
POUGHKEEPSIE, NY 12601

DUTCHESS COUNTY HLTH DEPT.
387 MAIN STREET, 2ND FLOOR
POUGHKEEPSIE, NY 12601

DUTCHESS RESTAURANT EQUIPMENT
237 DUTCHESS TURNPIKE
POUGHKEEPSIE, NY 12603

DUTCHESS TEL-AUDIO, INC.,
5 SPACKENKILL ROAD
POUGHKEEPSIE, NY 12603

DYNAMIC SOLUTIONS
10 MAURERBROOK DRIVE
FISHKILL, NY 12524

E.A. MORSE & CO.
PO BOX 728
MIDDLETOWN, NY 10940

ECOLAB, INC.
PO BOX 905327
CHARLOTTE, NC 28290-5327

EFFRON FUEL OIL CO., INC.
PO BOX 830
POUGHKEEPSIE, NY 12602

ELTRON BTS LIGHTING
PO BOX 560251
COLLEGE POINT, NY 11

EMERGENCY TREATMENT ASSOC
PO BOX 1366
ALBANY, NY 12201

EMI
5780 SUCCESS DRIVE
ROME, NY 13440

EMPIRE BLUE CROSS/BLUE SHIELD
PO BOX 9044, CHURCH ST. STATION
NEW YORK, NY 10256-9044

ENVIROMASTFR INT'L
5780 SUCCESS DRIVE
ROME, NY 13440

ENVIRONMENTAL ASSESSMENTS
41 BOULDER RIDGE RD
SCARSDALE, NY 10583

EQUIPMEDIX
207 VAN DYKE ST
BROOKLYN, NY 11231

ESCALATOR KLEAN, INC.
PO BOX 57
GUILDERLAND, NY 12084

EXPANETS
312 ELM ST, SUITE 1425
CINCINNATI, OH 45202-2301

EXPANETS CUSTOMER CARE
312 ELM ST. SUITE 1425
CINCINNATI, OH 45202-2301

EXPRESS TECH
PO BOX 123
STONERIDGE, NY 12484

E X PRODUCTS
1945-1 19TH STREET
SARASOTA, FL 34234

FABRIC CARE
168 NEW HACKENSACK RD
WAPPINGER FALLS, NY 12590

FEROLITE ELECTRIC, INC.
PO BOX 711
PLEASANT VALLEY, NY 12569-0711

FIRE EQUIPMENT - NICHOLS
PO BOX 651
HYDE PARK, NY 12538

FIREMAN'S FUND INSURANCE
PO BOX 10284
PALATINE, IL 60055-0284

FLAGHOUSE
601 FLAGHOUSE DRIVE
HASBROUCK HGTS, NJ 07604-3116

FLTC
150 STATE ST., SUITE 301
ALBANY, NY 12207-1698

FRANCIS, DR. HENRY
1694 CARROL STREET
BROOKLYN, NY 11213

GERICARE
5 ODELL PLAZA
YONKERS, NY 10701

GERIMEDIX
204-207 VAN DYKE ST, PO BOX 54
BROOKLYN, NY 11231

GHI-DENTAL
PO BOX 4332
KINGSTON, NY 12402

GHI - HMO
PO BOX 4332
KINGSTON, NY 12402

GLOEDE NEON SIGNS, LTD
113 CATHERINE STREET
POUGHKEEPSIE, NY 12601

GNV INSURANCE COMPANY
PO BOX 4692 CHURCH STREET STA
NY, NY 10277-0405

GOPA RAHMAN, MD
243 NORTH RD., SUITE 20IN
POUGHKEEPSIE, NY 12601

GREEN OAK FLORIST
17 CRUM ELBOW ROAD
HYDE PARK, NY 12538

GRIFFITH PUMP SERVICE, INC.
74 LONGVIEW DR.
FISHKILL, NY 12524

GULF MEDICAL SUPPLY
PO BOX 841968
DALLAS, TX 75284-1968

HARMON & CASTELLA
164 GARDEN STREET
POUGHKEEPSIE, NY 12601

HAWLEY, PATRICIA
227 FLAT ROCK ROAD
LAKE GEORGE, NY 12845

HAYWARD AND PAKAN ASSOC.
321 MAIN STREET
POUGHKEEPSIE, NY 12601

HEALTH CARE COMPLEX CONSEL
18 DAKOTA COURT
SUFFERN, NY 10901

HEALTH CARE INDUSTRIES TRUST OF NY
112 DELAFIELD ST.
POUGHKEEPSIE, NY 12601

HEALTHCARE UNDERWRITERS
8 BRITISH AMERICAN BLVD
LATHAM, NY 12110-1415

HEALTHTRAC/SERVICE TECH
129-09 26TH AVENUE, SUITE 100
COLLEGE POINT, NY 11354

HERCO DISTRIBUTING CORP
PO BOX 575
MIDDLETOWN, NY 10940

HK LAUNDRY EQUIPMENT
530 MAIN STREET
ARMONK, NY 10504

HOBART EQUIPMENT
9 NEW ROAD
NEWBURGH, NY 12550

HOLLISTER INCORPORATED
PO BOX 72035,
CHICAGO, IL 60678-2035

HOME HEALTHCARE & CO.
366 ALBANY AVENUE
KINGSTON, NY 12401

HOME DEPOT
P.O. BOX 103081
ROSWELL, GA 30076

HUBERT CO.
PO BOX 631642
CINCINNATI, OH 45263-1642

HUDSON VALLEY ER MED PLLC
PO BOX 350
POUGHKEEPSIE, NY 12602

HUDSON VALLEY MATERIAL, INC.
501 SALT POINT TURNPIKE
POUGHKEEPSIE, NY 12603-1031

HUDSON VALLEY PAINT
409 MANCHESTER ROAD
POUGHKEEPSIE, NY 12601

HUDSON VALLEY WATER
11 NORTH OHIOVILLE ROAD
NEW PALTZ, NY 12561

HUNTLEIGH HEALTHCARE INC
40 CHRISTOPHER WAY
EATONTOWN, NJ 07724-3327

INTERNAL REVENUE SERVICE
153 SAWKILL ROAD
KINGSTON, NY 12401

INTERNET BUSINESS ASSOC
DEPT. 1618
TULSA, OK 74182

IPC DOOR & WALL PROTECTION
PO BOX 406
MUSKEGO, WI 53150

J.C. PAPER CO., INC.
57 FULTON STREET
POUGHKEEPSIE, NY 12601

JACK LIBERTA
1003 PLATTEKILL AROONIA
CLINTONDALE, NY 12515

JONES SEPTIC SERVICES
269-271 CREAM STREET
POUGHKEEPSIE, NY 12601

JP MCHALE
PO BOX 98
MONTROSE, NY 10548

K-TECH INTERNATIONAL, INC.
PO BOX 1025
TORRINGTON, CT 06790

KEIL EQUIPMENT CO., INC.
2356 ROUTE 9
HUDSON, NY 12534

KEY BANK OF NEW YORK
35 STATE ST
ALBANY, NY 12207

KEY TRUST CO., AS TRUSTEE FOR VLNC
35 STATE STREET
ALBANY, NEW YORK 12207

KNOLL CREST FARM
RR 1 BOX 213
CLINTON CORNERS, NY 12514

L.J.C. DISTRIBUTORS
1626 CEDAR AVENUE
SCRANTON, PA 18505

LONG TERM SOLUTIONS, INC.
PO BOX 264
MT. KISCO, NY 10549

MANPOWER INC.
PO BOX 7247-0208
PHILADELPHIA, PA 19170-0208

MARILYN DOLAND
18 SHORT HILL DRIVE
POUGHKEEPSIE, NY 12603

MARINE MIDLAND BANK P/F
ROUTE9G
HYDE PARK, NY 12538

MCI WORLDCOM
PO BOX 856053
LOUISVILLE, KY 40285

MCMASTER CARR
PO BOX 7690
CHICAGO, IL 50680

MDS HUDSON VALLEY LABS
115 DELAFIELD ST
POUGHKEEPSIE, NY 12601

MEDCO EQUIPMENT, INC.
100 OLD HIGHWAY 8, UNIT 3
NEW BRIGHTON, MN 55112

MEDICAL ECONOMICS
PO BOX 95264
CHICAGO, IL 60694

MEDLINE INDUSTRIES, INC.
PO BOX 92301
CHICAGO, IL 60675-2301

MEDTEXX PARTNERS, INC.
51 LOCUS AVENUE, SUITE 303
NEW CANAAN, CT 06840

MID HUDSON FLOOR
RTE 376
WAPPINGER FALLS, NY 12590

MID HUDSON VALLEY PROPANE
7 MANCHESTER CIRCLE
POUGHKEEPSIE, NY 12603

MILLER PROCTOR NICKOLAS
2 HUDSON STREET
SLEEPY HOLLOW, NY 10591

MILLIMAN & ROBERTSON, INC.
250 WASHINGTON AVE EXT.
ALBANY, NY 12203-5401

MINOLTA BUSINESS SOLUTION
I INTERNATIONAL BLVD
MAHWAH, NJ 07459

MINOLTA BUSINESS SYSTEM
I INTERNATIONAL BLVD
MAHWAH, NJ 07459

MONTGOMERY KONE
PO BOX 429
MOLINE, IL 61266-0429

MT. ELLIS PAPER CO., INC.
PO BOX 4083
NEW WINDSOR, NY 12553

MUNICIPAL CREDIT UNION
22 CORTLANDT STREET, 24TH FLOOR
NY, NY 10007

NATIONAL EMPLOYERS COUNCIL
PO BOX 4816
SYRACUSE, NY 13221

NATIONAL FIRE PROTECTION
PO BOX 8977
BOSTON, MA 02266

NATIONAL STANDBY REPAIR
PO BOX 538
SCARSDALE, NY 10583

NORTHEAST DATA DESTRUCTION
PO BOX 315, RTE 28
WEST HURLEY, NY 12491

NICHOLS OXYGEN SERVICE
PO BOX 651
HYDE PARK, NY 12538

NORTH EASTERN CONF. NSGH
GPO 5627
NY, NY 10087

NORTHEASTERN CONFERENCE
115-50 MERRICK BLVD
JAMAICA, NY 11434

NOVACARE, INC.
1016 NINTH AVENUE
KING OF PRUSSIA, PA 19406

NY RURAL WATER ASSOC.
30 HOPPER ST
WESTBURY, NY 11590

NYAHS - FLTC
150 STATE STREET
ALBANY, NY 12550

NYS DEPT OF HEALTH
EMPIRE STATE PLAZA, TW-942
ALBANY, NY 12237

NYS DEPT OF HEALTH - ENVIRONMENT
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ALBANY, NY 12203

NYS DPT ENVIRONMENTAL
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NY, NY 10087

NYS HEALTH FACILITY ASSOC.
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ALBANY, NY 12207

NYS HOUSING FINANCE AGENCY
641 LEXINGTON AVENUE
NY, NY 10022

NYSHFA
33 ELK ST, SUITE 300
ALBANY, NY 12207

NYS TAX DEPARTMENT
WA HARRIMAN CAMPUS
ALBANY, NY 12227

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ADDISON, IL 601 01

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POUGHQUAG, NY 12570

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COLORADO SPRING, CO 80901

PARK AVENUE MEDICAL ASSOCIATION
ONE NORTH LEXINGTON AVENUE
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SOUTHAMPTON, NY 08088

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LOUISVILLE, KY 40285

PDR
PO BOX 10690
DES MONIES, IA 50336

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LOUISVILLE, KY 40290

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NCO FINANCIAL SYSTEMS, INC.
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ATLANTA, GA 30328-4617

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WHITE PLAINS, NY 10601

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NEENAN, WI 54956-1005

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ARCADIA, CA 91006

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GLOVERSVILLE, NY 12078

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NEW CITY, NY 10956

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MALTA, NY 12020

ROYAL CARTING SERVICE
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ONEONTA, NY 13820

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BOLINGBROOK, IL 60440

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WHITE PLAINS, NY 10601

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MAHWAH, NJ 07430

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OMAHA, NE 68103

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BRANFORD, CT 06405

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WHITE PLAINS, NY 10604

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WHITE PLAINS, NY 10604

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CHICAGO, IL 60673

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JAMAICA, NY 11432

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SCOTIA, NY 12302

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BEACON, NY 12508

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STAR GAS
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PO BOX 9001590
LOUISVILLE, KY 40890-1590

STERLING PUMP CO., INC.
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HYDE PARK, NY 12538

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MIDDLETOWN, NY 10940

SULLIVAN COUNTY SCU
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ALBANY, NY 12212

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STEVENS POINT, WI 54481

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21045 NETWORK PLACE
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CAROLSTREAM, IL 4535

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1983 MARCUS AVENUE
PO BOX 5494
LAKE SUCCESS, NY 11042

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POUGHKEEPSIE, NY 12601

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MEMPHIS, TN 38148

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BROOKLYN, NY 11231

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HYDE PARK, NY 12538

TROY LIGHTING
85 CONGRESS STREET
TROY, NY 12818

TWIN MEDICAL
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EPHRATA, PA 17522

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WHITE PLAINS, NY 10601

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MADISON, TN 06443

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UTICA, NY 13503

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BRONXVILLE, NY 10708

VEITH ENTERPRISES, INC.
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ALBANY, NY 12212

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ST PAUL, MN

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RHINEBECK, NY 12572

WORKING SMART
PO BOX 25338
ALEXANDRIA, VA 22313

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